

Abraham Saho

Petitioner NATIONAL CREDIT SYSTEM  
AND MANAGEMENT

Civil Action File No:

2023CV376078

vs Lon Sapp, et al  
Respondent

VERIFICATION

I, (your name) Abraham Saho, personally appeared before the undersigned Notary Public, and say under oath that I am the (check one)

☒ Petitioner ☐ Respondent in the above styled action and that the facts stated in the

(name of petition, motion, complaint) Amended Complaint

are true and correct.

This the 23rd day of MARCH, 20 23  
[day] [month] [year]

[Signature]  
(Sign your name here in front of the Notary)

Name (print or type here):

Abraham Saho

Address:

3410 ALEXANDER Rd NE  
#747 ATLANTA Ga 30326

Telephone number:

(678) 435 9396

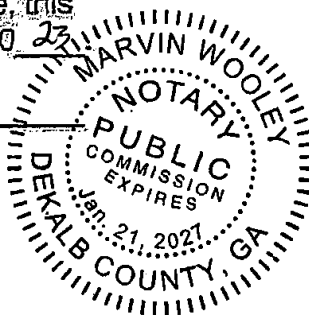
Sworn to and subscribed before me, this

23rd day of MARCH, 20 23

Marvin Wooley

NOTARY PUBLIC

My Commission Expires: 1/21/2027  
(Notary Seal)



EXHIBIT

A

SUPERIOR COURT OF FULTON COUNTY

STATE OF GEORGIA

ABRAHAM SAHO,

Plaintiff,

Civil Action No.2023cv376078

VS.

JURY TRIAL REQUESTED

MR. RON SAPP,  
NATIONAL CREDIT SYSTEM  
BOARD OF DIRECTORS and  
BOARD OF GOVERNORS.

Defendant.

**COMPLAINT**

COMES NOW, Abraham Saho suing National Credit System Management , Mr. Ron Sapp and Management for Five Hundred Thousand Dollars(\$500,000.00) in damages.

1.

On or around 2012 Mr. Saho pulled his credit repor and found that Mr. Ron Sapp and National Credit System Management and Governor have falsely reported to all Three (3) credit Bureaus that Plaintiff owes money to "The Falls of Sandy Springs Georgia".

2.

Plaintiff never owed monies to " The Falls of Sandy Springs Georgia".

3.

Plaintiff filed multiple disputes with the three credit bureaus regarding Ron Sapp and the National Credit System Management companies reporting of the false debt.

4.

I have sent multiple letters to National Credit System and Management regarding this false reporting of a nonexistent debt. And they refuse to remove said debt from my credit report.

5.

My family and I have continue to suffer as this debt is severely damaging my credit score which causes me to either not get approved for any loans or be charged outrageous interest rates if approved.

6.

On April of 2014, I was advised to file a lawsuit against National Credit System in /Fulton County State Court (see case No. 14EV000488H). After being served, Defendants removed the false information from my credit report. I decided at that time to NOT ask for any Damages.

7.

On or around 2017, Defendants again falsely reported to all 3 major credit bureaus that I owed "Harriston Apartments" monies. Once again, this was false information and highly inflammatory. I started receiving harassing phone calls at all hours. I have never lived in these apartments.

8.


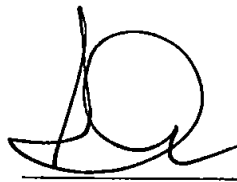
I contacted "Harriston Apartments" they confirmed they have no information regarding me living in their apartments. I then contacted Defendants and requested it be removed to no avail. After the previous lawsuit was filed in Superior Court (22EV006251), Defendants have filed another inaccurate debt for another apartment complex (RESERVE AT LAVISTA WALK) with no proof of said debt.

9.

Due to these incorrect filings by Defendants, I had multiple credit accounts reduced my available credit lines and my interest rates were increased.

I am requesting \$500,000 in damages from Defendants. Please send a message to the Defendants. They have continually shown a total disregard for how their repeated inaccurate reporting affects Georgian citizens and stop them from systematically violating both State and Federal laws regarding the FAIR CREDIT REPORTING ACT.

~~Sent:~~ 8/21/23



Abraham Saho, Pro se

Name: Abraham Saho

Address: ~~P.O. Box 12724 Atlanta, GA 30322~~

Phone: 678-485-9396

Email Address: SAHO.Abraham@yahoo.com

3410 Alexander Rd NE  
#247

\*\*\* EFILED \*\*\*

File & ServeXpress

Transaction ID: 55272862

Date: Apr 09 2014 10:46AM

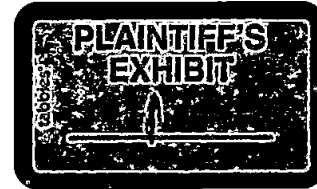
Cicely Barber, Clerk

Civil Action File NO. 14CV000488H  
Civil Division

Abraham Saho  
2037 AllWood Ct  
Lawrenceville, GA 30044

Vs.

National Credit Systems, Inc  
3750 Naturally Fresh Blvd  
Atlanta, GA 30349



**ANSWER OF DEFENDANT**

COMES NOW, National Credit Systems, Inc. as Defendant in the above styled case and hereby answers the Plaintiff's complaint showing the court as follows:

**PRELIMINARY STATEMENT**

This is an action for damages brought by an individual consumer against the Defendant for unknown violations of law.

**DEFENSE**

The Plaintiff's alleged injuries and/or damages are unfounded.

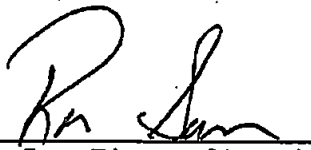
In response to the allegations of the complaint, Defendant denies the allegations of the Plaintiff's statement of claim. Defendant denies that it has violated any section of any governing laws.

In response to the allegations of the complaint, Defendant denies the allegations of the Plaintiff's statement of claim. Defendant denies that it is indebted to Plaintiff in any amount whatsoever. Any other paragraph, provision, or allegation not specifically responded to above is expressly denied.

**WHEREFORE**, the Defendant prays as follows:

1. That the Plaintiff's Complaint be dismissed with all costs associated with the complaint to be borne by the Plaintiff,
2. For such other relief which the court deems just and proper.

This 9th day of April 2014.

  
\_\_\_\_\_  
Ron Sapp, Director of Operations

**National Credit Systems, Inc**

P.O. Box 672288 Marietta, GA 30006

Phone: (404) 629-2728

Toll Free: (800) 459-1539

Monday - Thursday 8:00 am - 7:00 pm EST

Friday 8:00 am - 5:00 pm EST

To: ABRAHAM SAHO

3410 ALEXANDER RD NE UNIT 747

ATLANTA, GA 30326-4262

March 22, 2023

Account Number: 5069964

NCS Default Password (for website): 869A2D23

**NCS is a debt collector.** We are trying to collect a debt that you owe to Lakeside Retreat at Peachtree Corners Apts. We will use any information you give us to help collect the debt.

**Our information shows:**

You owe Lakeside Retreat at Peachtree Corners Apts with account number 505.

As of 06/01/2021 you owed:	\$7923.44
----------------------------	-----------

Between 06/01/2021 and today:	
-------------------------------	--

You were charged this amount in interest:	+	\$0.00
---	---	--------

You were charged this amount in fees:	+	\$0.00
---------------------------------------	---	--------

You paid or were credited this amount toward the debt:	-	\$0.00
--	---	--------

<b>Total amount of the debt now:</b>	<b>\$7923.44</b>
--------------------------------------	------------------

False

**Notice:** See reverse side for important information.

DEPT. 855 2873382323034  
PO BOX 4115  
CONCORD CA 94524



ADDRESS SERVICE REQUESTED



ABRAHAM SAHO  
3410 ALEXANDER RD NE UNIT 747  
ATLANTA GA 30326-4262

**How can you dispute the debt?**

**Call or write to us by April 26, 2023, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.



**If you write to us by April 26, 2023,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at [www.nationalcreditsystems.com](http://www.nationalcreditsystems.com).

**What else can you do?**

**Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by April 26, 2023, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [www.nationalcreditsystems.com](http://www.nationalcreditsystems.com).



**Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.



**Contact us about your payment options.**

**How do you want to respond?**

Check all that apply:

☐ I want to dispute the debt because I think:

- ☐ This is not my debt.  
☐ The amount is wrong.  
☐ Other (please describe on reverse or attach additional information).

☐ I want you to send me the name and address of the original creditor.

☐ I enclosed this amount: \$

Make your check payable to National Credit Systems.  
Include the Reference #: 5069964

Mail this form to:

NATIONAL CREDIT SYSTEMS, INC.  
PO BOX 672288  
MARIETTA GA 30006





**Required Statutory Notice:** Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.



**National Credit Systems, Inc**

P.O. Box 672288 Marietta, GA 30006

Phone: (404) 629-2728

Toll Free: (800) 459-1539

Monday - Thursday 8:00 am - 7:00 pm EST

Friday 8:00 am - 5:00 pm EST

To: ABRAHAM SAHO

3410 ALEXANDER RD NE UNIT 747

ATLANTA, GA 30326-4262

Reference: 4950778

**NCS is a debt collector.** We are trying to collect a debt that you owe to The Reserve at LaVista Walk Apts. We will use any information you give us to help collect the debt.

**Our information shows:**

You owe The Reserve at LaVista Walk Apts with account number 1343.

As of 07/29/2022 you owed: \$17617.91

Between 07/29/2022 and today:

You were charged this amount in interest: + \$0.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$0.00

**Total amount of the debt now: \$17617.91**

*Complete false*



**Notice:** See reverse side for important information.

DEPT 855 9105808722116  
PO BOX 4115  
CONCORD CA 94524



ADDRESS SERVICE REQUESTED



ABRAHAM SAHO  
3410 ALEXANDER RD NE UNIT 747  
ATLANTA GA 30326-4262

**How can you dispute the debt?**

**Call or write to us by December 6, 2022, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.

**If you write to us by December 6, 2022,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at [www.nationalcreditsystems.com](http://www.nationalcreditsystems.com).

**What else can you do?**

**Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by December 6, 2022, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [www.nationalcreditsystems.com](http://www.nationalcreditsystems.com).

**Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.

**Contact us about your payment options.**

**How do you want to respond?**

Check all that apply:

- ☐ I want to dispute the debt because I think:
- ☐ This is not my debt.
  - ☐ The amount is wrong.
  - ☐ Other (please describe on reverse or attach additional information).
- ☐ I want you to send me the name and address of the original creditor.
- ☐ I enclosed this amount: \$

Make your check payable to National Credit Systems.  
Include the Reference #: 4950778

Mall this form to:

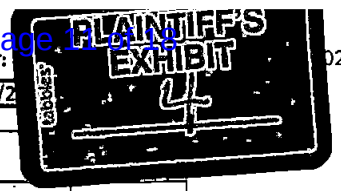
NATIONAL CREDIT SYSTEMS, INC.  
PO BOX 672288  
MARIETTA GA 30006





**Required Statutory Notice:** Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.



	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$0	\$0	\$0	\$341	\$329	\$489			
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0			
Amount Paid	\$0	\$0	\$439	\$50	\$160	\$100			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

**NATIONAL CREDIT SYSTEMS #49507\*\*** (PO BOX 312125, ATLANTA, GA 31131-2125, (404) 629-9595)

Placed for collection: 10/28/2022

Responsibility: Individual Account

Account Type: Open Account

Loan Type: COLLECTION AGENCY/ATTORNEY

Balance: \$17,617

Date Updated: 01/09/2023

Original Amount: \$17,617

Original Creditor: THE RESERVE AT LAVISTA WALKAP

(Rental/Leasing)

Past Due: \$17,617

Pay Status: In Collection

Remarks: ACCT INFO DISPUTED BY CONSUMR; PLACED FOR COLLECTION

Estimated month and year that this item will be removed: 06/2029

*false*

**TBOM RETAIL #763700002741\*\*\*\*** (PO BOX 4499, BEAVERTON, OR 97076, (866) 946-9544)

Date Opened: 11/03/2020

Responsibility: Individual Account

Account Type: Revolving Account

Loan Type: CREDIT CARD

Date Updated: 12/22/2022

Payment Received: \$360

Last Payment Made: 12/20/2022

Pay Status: Current; Paid or Paying as Agreed

Terms: \$100 per month, paid Monthly

Maximum Delinquency of 30 days in 03/2021 for \$73

High Balance: High balance of \$1,799 from 12/2020 to 12/2020; \$1,824 from 01/2021 to 09/2021; \$1,841 from 10/2021 to 06/2022; \$3,373 from 07/2022 to 12/2022

Credit Limit: Credit limit of \$4,000 from 12/2020 to 12/2022

	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022
Balance	\$2,015	\$2,335	\$3,129	\$3,266	\$3,179	\$3,373	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	\$100	\$116	\$156	\$163	\$158	\$168	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$360	\$800	\$200	\$0	\$250	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021
Balance	\$0	\$0	\$1,841	\$0	\$0	\$0	\$0	\$0	\$0	\$1,525	\$1,475	\$1,451
Scheduled Payment	\$0	\$0	\$92	\$0	\$0	\$0	\$0	\$0	\$0	\$76	\$74	\$73
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,550	\$0	\$0	\$400
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$73	\$0	\$0
Remarks	DRC	DRC	DRC	DRC	DRC	DRC	DRC					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK

	12/2020
Balance	\$1,799
Scheduled Payment	\$90
Amount Paid	\$30
Past Due	\$0
Rating	OK

*false Re investigated multiple times*

**Satisfactory Accounts**

**BANK OF AMERICA NA #6400412400\*\*\*\*** (PO BOX 45144, JACKSONVILLE, FL 32231, (800) 215-6195)

Date Opened: 07/07/2021

Responsibility: Individual Account

Account Type: Installment Account

Loan Type: UNSECURED

Date Updated: 12/08/2021

Payment Received: \$1

Last Payment Made: 12/08/2021

Pay Status: Paid, Closed; was Paid as agreed

Terms: \$0 per month, paid Monthly for 3 months

Date Closed: 12/08/2021

High Balance: High balance of \$500 from 07/2021 to 12/2021

Remarks: CLOSED

	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021
Balance	\$0	\$1	\$168	\$168	\$336	\$505
Scheduled Payment	\$0	\$168	\$168	\$168	\$168	\$168
Amount Paid	\$1	\$168	\$0	\$170	\$170	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

File Number: 436173249  
Date Issued: 01/17/2023



## Personal Information

You have been on our files since 10/01/1996

SSN: XXX-XX-6017

Date of Birth: 02/06/1972

**Names Reported:** ABRAHAM ISA SAHO

## Addresses Reported:

Address	Date Reported	Address	Date Reported
747-3410 ALEXANDER RD NE UNIT 747, ATLANTA, GA 30326	12/21/2022	413 SUMMERSET LN NE, ATLANTA, GA 30328-1676	07/31/2012

## Telephone Numbers Reported:

(678) 485-9396

## Employment Data Reported:

Employer Name	Date Verified	Position	Date Hired
KEHE	06/16/2022	MANAGERSALES	
DAWN FOODS	11/02/2021	SALES MANAGER	
PERFORMANCE FOODS	08/17/2019	SALES AND DELIVERY	08/01/2016
SYSCO	10/16/2018		
PEPSI COLA BOTTLING COMPA	07/30/2008	ACCOUNT MANAGER	

## Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

### Remark Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

AND AFFECTED BY NTRL/DCLRD DISASTR      CBC ACCOUNT CLOSED BY CONSUMER      CLO CLOSED  
DRC DISP INVG COMP CONSUM DISAGRS      INA INACTIVE ACCOUNT

## Accounts with Adverse Information

**CREDIT FIRST NATL ASSOC #75871\*\*\*\*** (PO BOX 81315, CLEVELAND, OH 44181-0315, (800) 321-3950)

Date Opened: 03/08/2020  
Responsibility: Individual Account  
Account Type: Revolving Account  
Loan Type: CHARGE ACCOUNT  
Date Updated: 12/18/2022  
Payment Received: \$0  
Last Payment Made: 12/21/2021

Pay Status: Current; Paid or Paying as Agreed  
Terms: Paid Monthly  
Date Paid: 12/21/2021  
>Maximum Delinquency of 30 days in 12/2021 for \$65<

High Balance: High balance of \$939 from 07/2020 to 12/2022

Credit Limit: Credit limit of \$1,000 from 07/2020 to 12/2022

	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$348
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021
Balance	\$348	\$306	\$279	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

To dispute online go to: <http://transunion.com/disputeonline>

## Your Potentially Negative Account Activity (Continued)

	Oct22	Sep22	Jun22	May22	Mar22	Feb22	Jan22	Nov21	Oct21	Sep21	Aug21	Jun21	May21	May21
Account Balance	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241	\$1,241
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Mar21	Feb21	Feb21
Account Balance	\$1,241	\$1,241	\$1,241
Date Payment Received	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data

The original amount of this account was \$1,241

**CREDIT FIRST NA/ FIRESTONE** Partial Acct # 75871....  
 PO BOX 81083, CLEVELAND OH 44181; (216) 362 3479

Status (Jan 2022) Open.

Date opened  
Mar 2020

Terms  
Not reported

Recent balance  
\$0 as of Nov 2022

Address ID #  
0715241944

Monthly payment  
Not reported

By Aug 2028, this  
account is scheduled to  
go to a positive status.

Type  
Charge Card

Credit limit or  
original amount  
\$1,000

Responsibility  
Individual

High balance  
\$939

Payment history: Mar 2020 - Nov 2022

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30
2020		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21
Account Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$348	\$306	\$279	\$0
Date Payment Received	12.21.21	12.21.21	12.21.21	12.21.21	12.21.21	12.21.21	12.21.21	12.21.21	12.21.21	12.21.21	10.18.20	10.18.20	10.18.20	10.18.20
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	\$348	No Data	No Data	No Data	No Data

	Aug21	Jul21	Jun21	May21	Apr21	Mar21	Feb21	Jan21	Dec20
Account Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Date Payment Received	10.18.20	10.18.20	10.18.20	10.18.20	10.18.20	10.18.20	10.18.20	10.18.20	10.18.20
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Dec 2020 and Oct 2022, your credit limit/high balance was \$1,000

**NATIONAL CREDIT SYSTEMS** Partial Acct # 4695904  
 PO BOX 312125, ATLANTA, GA 31131; (404) 629 9595

Status (Oct 2021) Collection account.  
 \$5,690 past due as of Dec 2022.

Date opened  
Oct 2021

Terms  
1 Months

Recent balance  
\$5,690 as of Dec 2022

Address ID #  
0680747932

Monthly payment  
Not reported

This account is  
scheduled to continue on  
record until Jun-2028.

Original creditor  
THE HARRISON ARTS

Credit limit or  
original amount  
\$5,690

Comment  
Account information  
disputed by consumer  
(Meets requirement of  
the Fair Credit Reporting  
Act).

Type  
Collection

High balance  
Not reported

This item was updated  
from our processing of  
your dispute in Jul 2022.

Responsibility  
Individual

Payment history: Jan 2022 - Dec 2022

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	C	C	C	C	C	C	C	C	C	ND	C	C

False



## Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act) | Nov 2022 - Jul 2022

	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22	Feb22
Account Balance	\$5,690	\$5,690	\$5,690	\$5,690	\$5,690	\$5,690	\$5,690	\$5,690	\$5,690	\$5,690
Date Payment Received	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$5,690.

Re Investigated  
multiple times



# What's In Your Credit Report?

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## Payment History Legend

<b>OK</b> Current / Terms met	<b>150</b> Past due 150 Days	<b>VS</b> Voluntarily surrendered	<b>D</b> Defaulted on contract
<b>30</b> Past due 30 Days	<b>180</b> Past due 180 Days	<b>R</b> Repossession	<b>C</b> Collection
<b>60</b> Past due 60 Days	<b>CRD</b> Creditor received deed	<b>PBC</b> Paid by creditor	<b>CO</b> Charge off
<b>90</b> Past due 90 Days	<b>FS</b> Foreclosure proceedings started	<b>EC</b> Insurance claim	<b>CLS</b> Closed
<b>120</b> Past due 120 Days	<b>F</b> Foreclosure	<b>G</b> Claim filed with government	<b>ND</b> No data for this period

## ! Your Potentially Negative Account Activity

The most common items in this section are late payments, accounts that have been charged off or sent to collection, accounts settled for less than full value, and items that may need closer attention, such as transferred accounts.

### AFFIRM INC Partial Acct # 4C9H....

650 CALIFORNIA ST FL 12 SAN FRANCISCO CA,94108; (855) 423 3729.

Status (May 2021) Paid, Closed.

Date opened  
Sep 2020

Terms  
3 Months

Recent balance  
Not reported

Payment history: Oct 2020 - May 2021

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2021 **OK** **ND** **ND** **ND** **C**

2020

**OK** **OK** **OK**

Address ID #  
0065642850

Monthly payment  
Not reported

Type  
Unsecured

Credit limit or  
original amount  
\$253

Responsibility  
Individual

High balance  
Not reported

	May21	Jan21	Dec20
Account Balance	\$88	\$88	\$87
Date Payment Received	Nov18	Nov18	Nov18
Scheduled Payment	No Data	\$88	\$87
Actual Amount Paid	No Data	No Data	\$88

The original amount of this account was \$253.

### AMERIFINANCIAL SOLUTIONS Partial Acct # 27147977

PO BOX 979 REISTERSTOWN MD 21136; (800) 753 7100

Status (Jun 2020) Collection account.  
\$1,241 past due as of Nov 2022.

Date opened  
Jun 2020

Terms  
1 Months

Recent balance  
\$1,241 as of Nov 2022

Payment history: Aug 2020 - Nov 2022

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2022 **C** **ND** **C** **C** **C** **C** **ND** **ND** **C** **ND** **C**

2021 **C** **C** **C** **C** **C** **C** **C** **C** **C** **ND** **C**

2020

**C** **C** **C** **ND** **C**

Address ID #  
0065642850

Monthly payment  
Not reported

This account is  
scheduled to continue on  
record until Mar 2026.

Original creditor  
EMERG. CARE OF  
ATLANTA INC.

Credit limit or  
original amount  
\$1,241

Comment  
Account information  
disputed by consumer  
(Meets requirement of  
the Fair Credit Reporting  
Act).

Type  
Collection

High balance  
Not reported

This item was updated  
from our processing of  
your dispute in Jun 2022.

Responsibility  
Individual

### Comment History

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). | Oct 2022 - Sep 2022 | Jun 2022 - May 2022 | Mar 2022  
- Jan 2022 | Nov 2021 - Aug 2021 | Jun 2021 | Mar 2021

## SHERIFF'S ENTRY OF SERVICE

Marietta, Georgia COBB COUNTY

Superior Court ☐ State Court ☐

SERVE

Attorney's Address

Abraham Salio  
3410 ALEXANDER Rd NE  
#7417  
Atlanta Ga 30326

Civil Action No. 22EV006251

Date Filed \_\_\_\_\_

Name and Address of Party to be Served

National Credit Systems Mgt  
1775 THE Exchange SE  
STE 300 Atlanta Ga 30339

Plaintiff

VS.

Garnishee

Defendant

PERSONAL

☐ I have this day served the defendant \_\_\_\_\_ personally with a copy of the within action and summons.

NOTORIOUS

☐ I have this day served the defendant \_\_\_\_\_ by leaving a copy of the action and summons at his most notorious place of abode in this County.

☐ Delivered same into hands of \_\_\_\_\_ described as follows age, about \_\_\_\_\_ years; weight, about \_\_\_\_\_ pounds; height, about \_\_\_\_\_ feet and \_\_\_\_\_ inches, domiciled at the residence of defendant.

CORPORATION

☒ Served the defendant National Credit System a corporation by leaving a copy of the within action and summons with Velda Bonds in charge of the office and place of doing business of said Corporation in this County.

TACK &amp; MAIL

☐ I have this day served the above styled affidavit and summons on the defendant(s) by posting a copy of the same to the door of the premises designated in said affidavit, and on the same day of such posting by depositing a true copy of same in the United States Mail, First Class in an envelope properly addressed to the defendant(s) at the address shown in said summons, with adequate postage affixed thereon containing notice to the defendant(s) to answer said summons at the place stated in the summons.

NON EST

☐ Diligent search made and defendant \_\_\_\_\_ not to be found in the jurisdiction of this Court.
This 22 day of Nov, 2022SHERIFF DOCKET 3 PAGE Dees

DEPUTY

COBB COUNTY, GEORGIA

WHITE: Clerk

CANARY: Plaintiff Attorney

PINK: Defendant

GEORGIA, FULTON COUNTY

STATE COURT OF FULTON COUNTY  
Civil Division

DO NOT WRITE IN THIS SPACE

CIVIL ACTION FILE #:

State Court of Fulton County

\*\*E-FILED\*\*

22EV006251

11/14/2022 12:23 PM

Donald Talley, Clerk

Civil Division

Abraham Saho  
3410 Alexander Rd. NE #747  
Atlanta, GA 30326

Plaintiff's Name, Address, City, State, Zip Code

vs.

National Credit System and  
Management 1775 The Exchange SE Ste. 300  
Atlanta, GA 30339

Defendant's Name, Address, City, State, Zip Code

TYPE OF SUIT	AMOUNT OF SUIT
<input type="checkbox"/> ACCOUNT	PRINCIPAL \$ _____
<input type="checkbox"/> CONTRACT	
<input type="checkbox"/> NOTE	INTEREST \$ _____
<input type="checkbox"/> TORT	
<input type="checkbox"/> PERSONAL INJURY	ATTY. FEES \$ _____
<input type="checkbox"/> FOREIGN JUDGMENT	
<input type="checkbox"/> TROVER	COURT COST \$ _____
<input type="checkbox"/> SPECIAL LIEN	
*****	
<input type="checkbox"/> NEW FILING	
<input type="checkbox"/> RE-FILING: PREVIOUS CASE NO. _____	

**SUMMONS**

TO THE ABOVE NAMED-DEFENDANT:

You are hereby required to file with the Clerk of said court and to serve a copy on the Plaintiff's Attorney, or on Plaintiff if no Attorney, to-wit:

Name: Abraham SahoAddress: 3410 Alexander Rd. NE #747City, State, Zip Code: Atlanta, GA 30326Phone No.: 678-485-9396

An answer to this complaint, which is herewith served upon you, must be filed within thirty (30) days after service, not counting the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint, plus cost of this action. **DEFENSES MAY BE MADE & JURY TRIAL DEMANDED**, via electronic filing or, if desired, at the e-filing public access terminal in the Self-Help Center at 185 Central Ave., S.W., Ground Floor, Room TG300, Atlanta, GA 30303.

Donald Talley, Chief Clerk (electronic signature)

**SERVICE INFORMATION:**

Served, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

DEPUTY MARSHAL, STATE COURT OF FULTON COUNTY

WRITE VERDICT HERE:

We, the jury, find for \_\_\_\_\_

This \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Foreperson

(STAPLE TO FRONT OF COMPLAINT)



State Court of Fulton County  
\*\*E-FILED\*\*  
22EV006251  
11/14/2022 12:23 PM  
Donald Talley, Clerk  
Civil Division

STATE COURT OF FULTON COUNTY  
STATE OF GEORGIA

Abraham Saho,

Plaintiff,

Civil Action No. 22EV006251

vs.

REQUEST FOR JURY TRIAL

National Credit System and Management

Defendant.

**COMPLAINT FOR DAMAGES**

Comes now Plaintiff, Abraham Saho, is suing the Defendant, National Credit System and Management for damages for making erroneous and false statements on Plaintiff's credit report.

Defendant has destroyed plaintiff's credit score by falsely stating that he owed said apartments \$5,690.00. Plaintiff has repeatedly asked Defendant to provide proof of any applications with plaintiff's name, address and Georgia driver's license or when plaintiff lived in the apartments in question. Defendant had refused to do so and will not remove the statement on his report. This is in violation of state laws regarding fair credit reporting.

National Credit System and Management continues to act irresponsibly in regards to the credit reporting laws. Plaintiff is asking the court to compel Defendant to

1. Immediately remove the falsified report to the credit reporting companies until the case is resolved.
2. Immediately provide any application and/or forms plaintiff used to apply for an apartment under its management;
3. Immediately provide copies of any supporting documents with said application

4. Provide proof of the plaintiff staying at said address.

Because of Defendant's reckless and illegal behavior and disregard for the laws plaintiff's continue to suffer having to pay high interest rates and be denied loans.

Therefore, the plaintiff is requesting damages be paid by the defendant.

Dated 11/9/22



Abraham Saho, Pro se

Name: Abraham Saho 28454  
Address: P.O. Box 7874, Atlanta, GA 30357  
Phone: 678-485-9396

Email Address: Saho.Abraham@yahoo.com